the well capitalized and healthy banking system and the strong fundamentals would enable the domestic economy to reverse the recent growth moderation.

Extending loans to minority communities

*73. SHRI KAMAL AKHTAR:
SHRI NAND KISHORE YADAV:

Will the Minister of FINANCE be pleased to state:

(a) whether Government is giving priority to minority communities in giving loans to micro, small and medium enterprises;

(b) if so, the details thereof for the last three years, State-wise;

(c) if not, the reasons therefor; and

(d) the steps being taken to improve the loan availability to minorities in Uttar Pradesh during the last three years, till date, district-wise?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) The Reserve Bank of India (RBI) has advised the Scheduled Commercial Banks, *vide* Master Circular dated July 1, 2008, to improve loan availability to all the identified Minority Communities throughout the country. The circular, *inter-alia*, advises the banks to create a special cell and appoint nodal officers in each Bank. It also indicates how Banks should monitor credit flow to Minority communities, etc. The detailed Circular is available on website of RBI at *www.rbi.org.in.*

Further in October 2007, Public Sector Banks (PSBs) were advised by the Government to step up their lending to Minority Communities to 15% of their Priority Sector Lending over the next three years, *i.e.*, by the end of 2009-2010. As per progress reported by PSBs, the achievement, as at the end of December, 2008, stood at 10.72%.

(b) and (c) RBI has reported that it does not collate data separately for the loans given to the Minority Communities under Micro, Small and Medium enterprises. However, State—wise, total loans (outstanding) of Scheduled Commercial Banks to Minority Communities is given in the Statement (*See* below).

(d) As reported by RBI, the following are the broad guidelines issued to the Banks for improving loan availability to Minority Communities throughout the country, including Uttar Pradesh.

- That the field level functionaries should ensure that there is no inordinate gap/delay between the sanction of applications and disbursement of loans, which causes unnecessary hardship to the eligible beneficiaries;
- Branch managers should be vested with adequate discretionary powers to sanction proposals under the various welfare schemes. The exercise of these powers should not require reference to any higher authority;
- Banks should adopt simple and transparent procedure eliminating middlemen operating between beneficiaries and the banks, and expedite disposal of applications in a timely manner;

- Banks should not insist for deposit amount or documents, guarantees, etc. not envisaged in the scheme.
- Proper record of receipt and disposal of applications to be maintained;

Total loans (outstanding) of Scheduled Commercial Banks to Minority Communities in the State of Uttar Pradesh for last three years (latest available) are indicated in the statement referred to in part (b) and (c) above (*See* below). However, the format reporting progress to RBI by banks does not include District-wise information.

Statement

State-wise loans outstanding of Scheduled Commercial Banks to Minority Communities as at the end of March 2006, 2007 *and* 2008

Sl. No.	Name of State/UT	Loans outstanding in Rs. Crore		
		Mar.-06	Mar.-07	Mar.-08
1	2	3	4	5
	Northern Region	**15605.24**	**19245.89**	**17867.28**
1.	Delhi	1015.71	1230.18	2677.27
2.	Punjab	8608.24	10581.43	9325.42
3.	Haryana	2011.10	2489.68	2182.84
4.	Chandigarh	1066.87	1465.99	769.54
5.	Jammu and Kashmir	1503.13	1879.59	646.83
6.	Himachal Pradesh	508.87	410.29	288.96
7.	Rajasthan	891.32	1188.73	1976.42
	North Eastern Region	**625.74**	**797.57**	**1328.42**
8.	Assam	350.03	446.55	729.02
9.	Mizoram	45.27	62.61	97.84
10.	Maghalaya	79.40	84.01	125.06
11.	Arunachal Pradesh	9.85	18.78	38.77
12.	Nagaland	49.79	67.41	117.41
13.	Manipur	31.32	40.14	59.48
14.	Sikkim	35.44	39.65	99.19
15.	Tripura	24.64	38.42	61.65

1	2	3	4	5
	Eastern Region	**2681.86**	**3667.87**	**6820.48**
16.	Bihar	449.34	648.39	1081.43
17.	Jharkhand	270.56	367.63	789.52
18.	Orissa	1521.49	2089.86	3810.24
19.	West Bengal	428.41	548.84	1115.31
20.	Andaman and Nicobar	12.06	13.15	23.98
	Central Region	**5599.49**	**7133.39**	**9547.88**
21.	Uttar Pradesh	4278.85	5258.20	6054.87
22.	Uttaranchal	276.53	405.52	844.04
23.	Madhya Pradesh	909.25	1298.23	2097.38
24.	Chhattisgarh	134.86	171.44	551.59
	Western Region	**3386.28**	**4464.47**	**7173.24**
25.	Gujarat	461.32	711.07	1323.92
26.	Maharashtra	2604.87	3341.61	5317.48
27.	Daman and Diu	1.13	2.02	8.43
28.	Goa	317.82	408.07	517.63
29.	Dadra and Nagar Haveli	1.14	1.70	5.78
	Southern Region	**17591.97**	**18232.20**	**29743.95**
30.	Andhra Pradesh	2106.23	2170.44	4727.62
31.	Karnataka	2079.61	2874.67	4690.23
32.	Lakshadweep	11.17	7.73	20.65
33.	Tamil Nadu	5712.75	3512.88	6405.18
34.	Kerala	7607.17	9598.19	13805.72
35.	Pondichery	74.34	68.29	94.55
	All India	**45490.58**	**53541.39**	**72481.25**

Additional Central funds to tackle industrial slowdown

*74. SHRIMATI SUPRIYA SULE:
DR. T. SUBBARAMI REDDY:

Will the Minister of FINANCE be pleased to state: